

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Christopher D. Crompton
Debtor

Case No. 17-00494-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 21

Date Rcvd: May 15, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2017.

db
4882237 +Christopher D. Crompton, 111 Memorial Boulevard, Newmanstown, PA 17073-9600
+Alltran Financial LP, P.O. Box 4044, Concord, CA 94524-4044
4882238 +American Coradius Interntaional LLC, 2420 Sweet Home Rd Suite 150, Buffalo, NY 14228-2244
4882241 +COMCAST, 676 ISLAND POND RD, MANCHESTER NH 03109-4840
(address filed with court: Comcast, 1555 Suzy Street, Lebanon, PA 17042)
4882244 +Good Samaritan Physician Services, P.O. Box 300, Lebanon, PA 17042-0300
4882246 Millcreek Richland Joint Authority, 2 North Race Street, Richland, PA 17087
4882247 +Newmanstown Water Authority, P.O. Box 247, Newmanstown, PA 17073-0247
4882251 +PP&L, 827 Hausman Road, Allentown, PA 18104-9392
4882249 +Phoebe Rehabilitation Services at Berks, 1 Reading Drive, Wernersville, PA 19565-2018
4882254 +Wellsspan Physicians Billing Serv, 1803 Mt Rose Avenue Suite B3, York, PA 17403-3051

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4884416 +EDI: AISACG.COM May 15 2017 18:53:00 BMW Bank of North America,
c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
4882239 EDI: BMW.COM May 15 2017 18:53:00 BMW Financial Services, P.O. Box 3608,
Dublin, OH 43016
4882240 +EDI: CAPITALONE.COM May 15 2017 18:53:00 Capital One, P.O. Box 85522,
Richmond, VA 23285-5522
4882242 EDI: DISCOVER.COM May 15 2017 18:53:00 Discover Card, P.O.Box 30943,
Salt Lake City, UT 84130
4882243 +E-mail/Text: bankruptcy@fult.com May 15 2017 18:58:23 Fulton Bank, 1 Penn Square,
Special Assets, Lancaster, PA 17602-2853
4882245 +EDI: CITICORP.COM May 15 2017 18:53:00 Home Depot, P.O. Box 6497,
Sioux Falls, SD 57117-6497
4882250 EDI: PRA.COM May 15 2017 18:53:00 Portfolio Recovery Associates, P.O. Box 12914,
Norfolk, VA 23541
4882248 E-mail/Text: recovery@paypal.com May 15 2017 18:57:36 Paypal, P.O. Box 45950,
Omaha, NE 68145-0950
4882252 +E-mail/Text: bankruptcyteam@quickenloans.com May 15 2017 18:58:05 Quicken Loans,
1050 Woodward Avenue, Detroit, MI 48226-1906
4882253 +EDI: RMSC.COM May 15 2017 18:53:00 Synchrony Bank - PayPal, P.O. Box 965036,
Orlando, FL 32896-5036
4882255 +E-mail/Text: BKRMailOps@weltman.com May 15 2017 18:57:59 Weltman, Weinberg & Reis,
525 Vine Street, Suite 800, Cincinnati, OH 45202-3171

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +BMW Bank of North America, c/o Ascension Capital Group, P.O. Box 165028,
Irving, TX 75016-5028

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2017 at the address(es) listed below:

Elizabeth Roberts Fiorini on behalf of Debtor Christopher D. Crompton erflaw@comcast.net
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Markian R Slobodian (Trustee) PA49@ecfcbis.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Christopher D. Crompton**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6483**

EIN ---

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ---

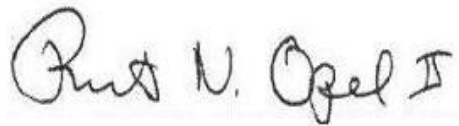
EIN ---

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:17-bk-00494-RNO****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Christopher D. Crompton

**By the
court:**Honorable Robert N. Opel
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

May 15, 2017**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.